

# *Fifteen Years of Collaboration*



*2017-18 Innovation in Progress Report*

# DMI C.A.R.E.S.

C - Collaboration | A - Advocacy | R - Resources | E - Expertise | S - Solutions

Beginning our fifteenth year, DMI has developed an integrated risk management program that includes comprehensive coverage via insurance policies, in tandem with strategic and targeted services.

Colleges are assisted in assessing exposures created by the dynamic environment of technical education and policies are written for those unique exposures.

Consultant services are targeted to strategically address “hot topics” and a proactive risk management approach has been adopted. The Colleges have evolved from being an insurance policy “holder” to be an active participant in an integrated risk management program.



*DISTRICTS MUTUAL INSURANCE thanks the Wisconsin Technical Colleges for allowing the use of actual students in action photos.*

Districts Mutual Insurance & Risk Management Services (DMI) is a municipal mutual company created by the Wisconsin Technical Colleges in 2004. DMI issues seven (7) essential property/casualty insurance policies. The comprehensive coverage provided by DMI has resulted in a tax-payer saving-to-date for the Colleges of approximately \$16.8M in premium (when compared to the greater insurance marketplace). In addition, DMI provides numerous NO-COST risk management services and assessments to the colleges, creating safer environments for students and staff. Jointly the sixteen (16) Technical College Districts of Wisconsin have exposures of:

- Campus Locations - 54
- Property - \$3.95B
- Estimated Payroll - \$698M
- FTE Staff - 10,000
- FTE Enrollment – 61,620
- Programs of Study – Over 400
- Annual Enrollments – 300,000

# CONTENTS

<b>Welcome.....</b>	<b>1</b>
<b>DMI Board of Directors .....</b>	<b>2</b>
<b>Value Added Services .....</b>	<b>3</b>
<b>DMI Has You Covered .....</b>	<b>4</b>
<b>Innovation In Progress Report A Biennial Review .....</b>	<b>5-6</b>
<b>Dollars and Sense .....</b>	<b>7-8</b>
<b>Colleges Are The Center Of Our Focus.....</b>	<b>9</b>
<b>Collaboration .....</b>	<b>10</b>
<b>Crisis Management .....</b>	<b>11-12</b>
<b>Safe and Secure .....</b>	<b>13-14</b>
<b>Best Legal Report.....</b>	<b>15</b>
<b>DMI Risk Management Project Awards .....</b>	<b>16</b>



# Welcome to the Districts Mutual Insurance and Risk Management Services Innovation in Progress Report 2017-2018



*Bonnie Baerwald, MPTC; Chair of the DMI Board of Directors*

A Board member since 2013, I recently completed the last two years as Board Chair for Districts Mutual Insurance and Risk Management Services (DMI). The staff and I are proud to share the continuing accomplishments over the past two years. DMI is a unique partner with a focus on best practices, proactive strategies and an overall desire to find solutions to mitigate financial impact to the sixteen (16) Wisconsin Technical Colleges that formed DMI in 2004.

Recognized nationally for innovative practices and reinvestment into the success of the colleges, DMI is truly in the forefront of community college risk management. Since its inception, DMI has saved the colleges an estimated \$16.8 million in premium increases while reinvesting dollars into the colleges through prevention and risk mitigation efforts. DMI is a financially stable organization with strong service partnerships. To strengthen this success, the Board has set future goals focusing on staff succession planning, creating a business continuity plan, building a sustainable corporate structure; and, enhancing services and products - with a specific focus on cyber risk and active threat response.

We are thrilled to continue the existing practice of investing in risk management project awards (to date over \$1.9 million invested in risk mitigation efforts); giving back to the colleges through Foundation donations; and working with college staff and our insurance industry professionals to maintain our emphasis on financial stewardship, integrity and forward-thinking solutions.

As we celebrate the start of our 15th year of service, I am honored to be a member of the Board of Directors and looking forward to finding more visionary solutions for the active integration of risk management services.

A handwritten signature in black ink that reads "Bonnie Baerwald". The signature is fluid and cursive, written in a professional style.

# Board of Directors



**Bonnie Baerwald, MPTC  
Director Since 2013**



**Renea Ranguette  
Director Since 2016**



**Caleb White  
Director Since 2016**



**Roxanne Lutgen  
Director Since 2015**



**Dave Brown  
Director Since 2016**

# Value-Added Services

**Since inception DMI has sought to distinguish itself by the services it provides to the Wisconsin Technical Colleges. The list below shows the breadth of specialized and targeted services made available at NO cost to DMI Member Colleges - these services (and many others) - total an investment in the Colleges by DMI of \$4.1M.**

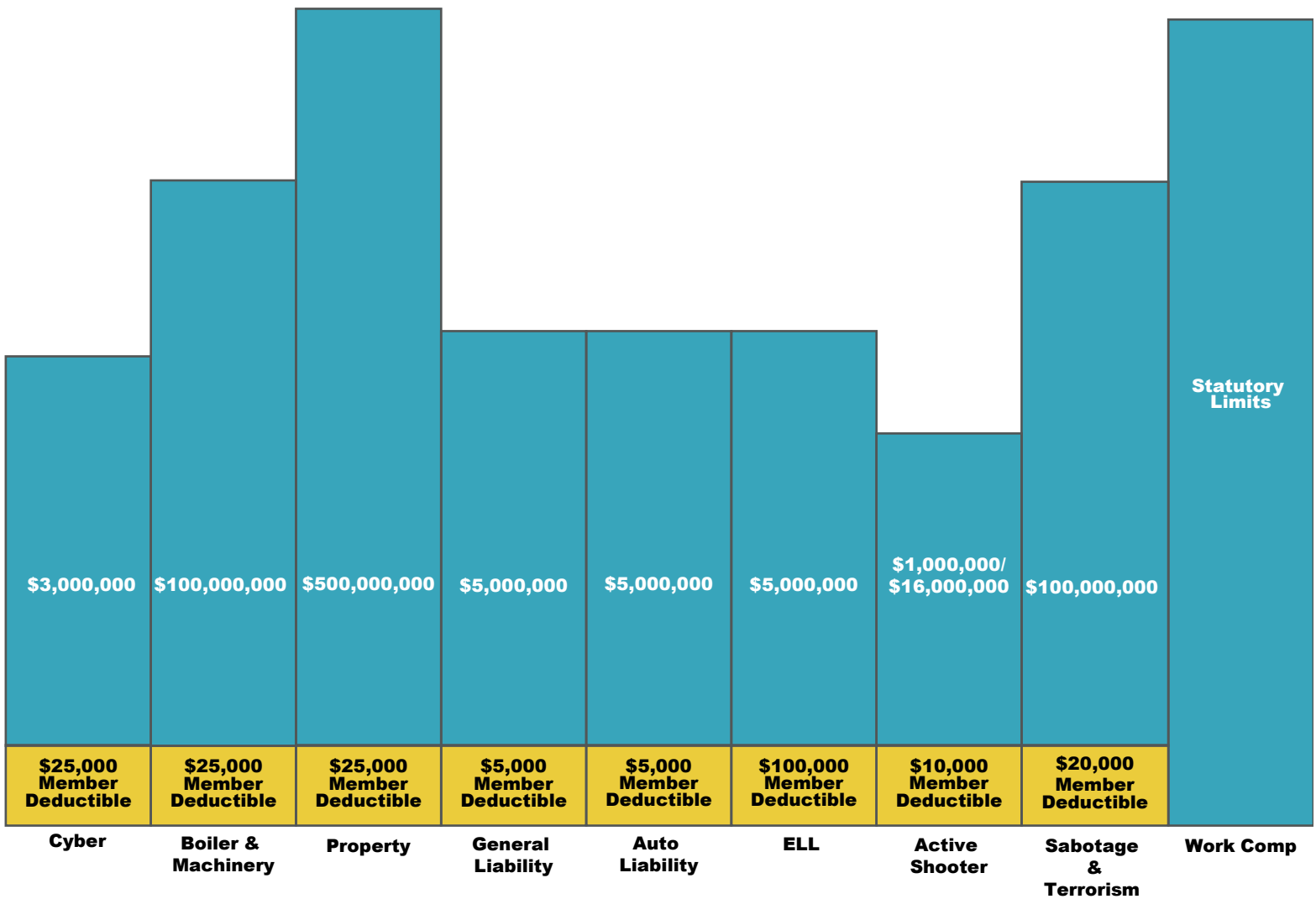


**DMI  
Invested  
\$4.1 Million  
in the Wisconsin  
Technical  
Colleges**

- On-Staff Insurance & Risk Management Consultant Risk & Loss Control Consultant, Business Continuity & Crisis Management Consultant, Campus Security Consultant, and Administrative Assistant
- On-Site Training/Assessments/Check-lists:
  - Material Handling
  - OSHA 10 or 30 Hour Training
  - Tabletop Drill Facilitation
  - Ergonomic Assessments
  - Campus Security Assessments
  - Campus Safety Audit Checklist
  - Tabletop Exercises
- Targeted Loss Control Programs [Based on claim history and Member feedback.]
- Emergency Response Plan Review/ Templates
- Disaster Response Call Center [Empathia]
- Infra-Red Scanning / TEGG Electrical Inspections / TOGA Inspections
- Building Appraisal and Annual Valuation Update Service
- Content Valuation Model [Significantly reduces resources required to capture College's content value.]
- Online MSDS Service [Security National]
- NACCOP – Memberships
- Cleary Training
- A.L.I.C.E. Training
- Alice Contract Reviews
- PCT Training
- Purchase Consortium Legal Contract Review
- Annual Security Report & Fire Safety Report Reviews and Evaluations
- Minors on Campus – Pilot Program Creation
- “Rule of 16” Templates and Whitepapers
- Legal Triage Service
- International Travel Project (Templates / Best Practices)
- Service Master Recovery Services (Business Continuity)
- ARC Flash RFP and Template
- Express Roadside Service
- Beazley Cyber Liability Workshop
- Cyber Risk Health Check Assessment
- CFO Cyber Risk Assessment Project [Net Diligence®]
- Risk Management Project Awards
- Risk Impact Awards
- CCRMC Stipend
- Online Resources [districtsmutualinsurance.com]
- eRiskHub® / RiskPartner
- DMI Presents... [Quarterly Webinar- Based Training Programs]
- Risk Mitigation Forum
- Foundation Donations
- URMIA Membership and Access to TULIP\* Program – Attendance Sponsorship at URMIA Events [\*Special Events Insurance]
- Crisis Media Relations Consulting
- Laser Safety Officer Training
- Crisis Communication – FEI Behavioral Health
- Monthly Electronic Newsletter [The Incident Report]
- Annual Driver Record Checks for College Drivers

# Districts Mutual Insurance Has You “Covered”

The bar chart below shows the insurance policies issued by Districts Mutual Insurance



# Innovation In Progress Report – A Biennial Review

*Steven Stoeger-Moore - President, DMI*



*Steven Stoeger-Moore has devoted thirty years to working in higher education; in a large public university setting; private college; and within the technical college system. He has a background in campus facilities and operations, student affairs, and finance. Stoeger-Moore was instrumental in the formation of DMI, serving on the Steering Committee responsible for its creation and currently serves as the President and Chief Operating Officer for Districts Mutual Insurance and Risk Management Services.*

Welcome to the DMI Innovation in Progress Report. Our biennial publication highlights the efforts of DMI serving as the “**Collaborator in Risk Management**” with our sixteen (16) Wisconsin Technical College Partners.

The newest additions to the DMI portfolio of insurance coverage includes Terrorism & Sabotage and Active Shooter (Active Threat/Active Assailant) policies. These two coverage forms are “state of marketplace”, setting the pace for innovative policy language that recognizes the risks of the world we live in.

The Terrorism & Sabotage policy in place, is extended to the colleges as property damage and business interruption coverage in the event of a loss due to a terrorist attack. This coverage provides first dollar recovery up to the policy limits with no TRIA minimum loss requirements.

The Active Shooter (Active Threat/Active Assailant) policy introduced on 7/1/18 provides third party bodily injury and defense coverage in the event of a loss from a campus violent act. In addition to the “no fault” structures of the coverage, crisis management services and business interruption is provided.

DMI provides comprehensive consultant services at “no cost” to the colleges. Our team of consultants are subject matter experts who recognize the need to support the Colleges’ local efforts in addressing issues surrounding campus risk management. The DMI consultants are thought leaders in the areas of EHS, Campus Security, Business Continuity and Crisis Response and Risk Management. The consultant team regularly visit the campus to work with and support college staff on local initiatives. The consultants offer their expertise as a “go to” resource for the colleges.

The DMI Risk Management Project Award (RMPA) program continues to flourish. This award program provides funding for the colleges to address and support a local risk management initiative. Thus far, DMI has awarded **\$1.9M** in RMPA funding directly supporting local college risk management initiatives. For 2018/19, \$436,000 has been set aside to fund the applications. DMI has adopted an inclusive approach to the Award program, ear marking funds for all qualified applications submitted.

Creating and maintaining a risk aware culture is a college-wide effort. As with any project, there are individuals who contribute greatly but may go unrecognized. To recognize those individuals within their college community, DMI created the Risk Impact Award. This award highlights the outstanding contributions made to the area of risk management at the grass roots level. The Risk Impact Award winners include:



## 2016

Roxanne Lutgen – Nicolet Technical College  
Greg Milijevich – Nicolet Technical College  
Tracy Steeno – Northeast Technical College  
Gretchen Heilman – Western Technical College  
Yia Vang – Milwaukee Area Technical College

## 2017

Brad Smith – Blackhawk Technical College  
Cindy Buelow – Fox Valley Technical College  
Thomas Cousino – Gateway Technical College  
Ryan Skabroud – Lakeshore Technical College  
Dr. James Campbell – Milwaukee Area Technical College  
Michelle Adams – Moraine Park Technical College  
Jamie Allar – Northcentral Technical College  
Randy Schultz – Northeast WI Technical College  
Heath Ahnen – Southwest WI Technical College  
Jessica Pintz – Western Technical College

## 2018

Learning Innovation Division Team – Gateway Technical College  
Brenda Riesterer – Lakeshore Technical College  
Lowell Kellogg – Milwaukee Area Technical College  
Disaster Response Team (Dan Jacobson, Jordan Schult, Rob Elliott) –  
Northcentral Technical College  
Brian Kitelinger – Southwest WI Technical College  
Denise Vujnovich – Western Technical College

DMI continues our commitment to support the efforts of the local Technical College Foundations. To that end, DMI has made donations to each of the sixteen (16) Technical College Foundations totaling \$497,000 in unrestricted funds.

Since our 2004 startup, DMI continues to expand the footprint of services provided at “no cost” to the colleges (see page 3). Over the last five (5) year period, DMI has provided in excess of \$4.1M in risk management services to the colleges (NOT including DMI consulting staff).

July 1, 2018 marked the beginning of our 15th year of operation. Our goal is to serve as the Colleges’ **“Collaborator in Risk Management”**. DMI has set the bar high. Our seven (7) distinct insurance policies are comprehensive coverage forms. The breath of our risk management services is industry leading. At DMI, we look forward to even more opportunities to serve as your **“Collaborator in Risk Management”**.



*“It’s not what you know, it’s who you know” is a phrase that comes to mind when I think of DMI. In the world of Risk Management in Higher Ed, no day is ever the same. It helps to have a partner who is connected to knowledgeable resources. When Western Technical College was struggling with how to draft policies related to minors on campus, DMI was there. Not only did DMI connect Western with a subject matter expert, they even provided Western with funding that allowed us to draft policies and procedures that can be shared with the other 15 Technical Colleges!”*

**Amy M. Schmidt, CPA, MBA**  
Controller  
Western Technical College

DMI  
donates  
**\$497,000**  
to 16  
Technical College  
Foundations  
Since 2012

# Dollars & Sense

Russ Denk, CPA, CPCU, Partner, Strohm Ballweg, LLP

**\$16.8 Million**  
**Total Savings**  
for Colleges  
over 15 years

## Happy Anniversary to Us!

With any good relationship that lasts a lifetime, there are mutual benefits that endure and make the relationship last. 2018 will mark the 15-year anniversary of Districts Mutual Insurance and Risk Management Services serving the Technical Colleges in Wisconsin. DMI has provided a wealth of financial benefits to the colleges over that 15-year relationship, one that has strengthened over time and exceeded all expectations of those who created DMI 15 years ago. With any good marriage, a big anniversary is always a good time to reflect on the relationship and what's been accomplished together!

### Strength in Numbers

First and foremost, DMI informally operates under the "Rule of 16", as risk management advice and insurance products developed intended to benefit one technical college, gaining the advantage of universally benefitting all the colleges. All 16 of Wisconsin's Technical Colleges have participated in DMI since inception fifteen years ago. That united involvement, commitment, and support has allowed DMI to create a program and provide insurance products to the colleges that have paid dividends well beyond the colleges' initial investment. DMI's success is a testament to the idea that its creation and relationship with the colleges was a great idea fifteen years ago and continues to strengthen over time.

Total savings to the technical colleges since inception, when compared to the same level of protection from the commercial marketplace, is almost \$16.8 million; or over \$1 million per year for each year of operation. DMI has been able to achieve the same or greater coverage over many of those years with no premium rate increases and in other years with very modest rate adjustments – and well below the rates being charged in the standard commercial marketplace.

## Unmatched Risk Management Services

The savings previously mentioned do not include the many programs that DMI provides to the technical colleges at no cost, or a minimal cost well below that of DMI's. In addition, Risk Management Project Award funding provided to the colleges to promote and fund safe college environments reached \$1.9 million as of December 2017. DMI has also made highly valued contributions to the colleges' foundations over the years to support their operations and scholarships. Just as important is the invaluable risk management advice and training that is rendered by the DMI staff - at no cost to the colleges - to manage risks, help reduce injuries and other claims, and keep premiums low.

As we enter our 15th year of wedded bliss, it's been an amazing run so far! It is a relationship both DMI and the colleges appreciate and is one that is worth nurturing to improve for many years to come. In the meantime...

*Happy Anniversary!*



# Colleges Are The Center Of Our Focus

Districts Mutual Insurance and Risk Management Services offers a comprehensive suite of risk mitigation services to the Wisconsin Technical Colleges, as represented in this graphic. The services – Risk Management, Insurance and Claims; Environmental Health and Safety; Campus Security; and Business Continuity and Crisis Response – are fully integrated.

These services are completely client focused and have been designed to fully support the risk management initiatives of the Wisconsin Technical Colleges.

Each service area is led by a DMI expert consultant. The consultants recognize risk mitigation as a process, not an event. To be a successful process, the DMI services do not live in silos.

As the graphic illustrates, there is overlap in the services, demonstrating the continuum of the risk mitigation process.



# Collaboration

Tim Greene, Risk and Loss Control Consultant



No matter what your role is within your respective college, have you taken the time recently (or ever) to ask yourself...*"am I fulfilling my duty or obligation of truly being a mentor?"*. The dictionary definition of mentor is: an experienced and trusted advisor; an experienced person in a company, college, or school who trains and counsels new employees

or students. Synonyms are: adviser, guide, guru, counselor, consultant, confidant(e), trainer, teacher, tutor, instructor. In other words, *"If the shoe fits..."*

Mentoring extends well beyond new employees or students and is not limited to the college's employee handbook or student coursework – THINK SAFETY. We have an opportunity to "touch" everyone we encounter through not only verbal communication but almost more importantly, what we are saying through our expressions and actions.

What reaction comes to mind, when approached to further explain a task? If *quickly annoyed* comes to mind, then how do we change this negative reaction into a positive one? Old habits are not easy to change, it takes time, practice and possibly a few apologies along the way. Think about what it takes to learn a new skill. Think about a skill you have learned. Did you have someone you leaned on to become proficient; did they give you their full attention? While you might not be able to answer yes to each of these questions, how great would it have been or better you might have become at that skill if they had given your questions their full attention, without hesitation?

Now back to – THINK SAFETY. In our hurried day, are we reaching too far to retrieve a box; stepping up on a table instead of using a proper footstool; not wearing safety glasses when walking into a shop; wearing inappropriate footwear during a storm; walking past a turned-up rug instead of straightening it? The list goes on and on and on. This is not about pointing fingers or about it not being "our job" but rather it is about *MENTORING* those around us, leading by example, incorporating safe practices throughout all activities even when no one is watching. Are you up for the task?



J. Timothy "Tim" Greene joined DMI in June 2009 - previously working in the field of Environmental Health and Safety for Waukesha County Technical College for over 28 years. During that time he developed a number of compliance programs from basic safety coordination to industrial safety topics tailored to the occupational/ educational programs of the College. He is a certified trainer for the Crisis Prevention Institute as well as an OSHA General Industry Outreach Trainer. He maintains memberships to the National Safety Council, Wisconsin Council of Safety, Campus Safety Health Environmental Management Association, American Society of Safety Engineers, and Wisconsin Association for Career and Technical Education.



# Crisis Management

Joe DesPlaines, Business Continuity & Crisis Response Consultant



Joe DesPlaines joined DMI in 2014 as the Business Continuity & Crisis Response Consultant following 25 years as a business continuity and crisis management executive in the private sector. He has served as a behavioral health and victim assistance consultant to the National Transportation Safety Board, the US Department of Justice Office for Victims of Crime and Federal Bureau of Investigation. He has been involved in responses to: seven (7) major commercial aviation accidents; the 9/11 attacks; natural disasters; and numerous workplace emergencies. Joe has also published a number of Business Continuity/ Crisis Management articles in trade magazines and is a frequent speaker at national conferences.



Business Continuity and Crisis Response consultation provides support to the Wisconsin Technical Colleges in four areas:

1. Business Continuity and Crisis Response Plan development and plan updating/revising.
2. Management staff training in Crisis Management and Emergency Response Plan execution.
3. Testing the reliability and dependability of Emergency Response plans through drills and exercises.
4. Ongoing in-person and telephonic consultation supporting risk mitigation and crisis management initiatives.

The 16 Wisconsin Technical Colleges have developed Business Continuity and/or Crisis Response plans designed to effectively deal with a variety of critical events that can cause interruption to the College's mission. To mitigate the risks, the Colleges have conducted "Risk and Threat Assessments" to identify the most likely crises that may occur on their campuses and developed plans to address "the response to and recovery from" these identified risk events. DMI is actively involved in assisting the Colleges with the Risk Assessments and associated risk management.

The Technical Colleges routinely schedule crisis management training sessions and tabletop exercises. Training includes disaster "Best Practices and Lessons Learned," and tabletop exercises which provide an opportunity to talk through response plans for the following categories of critical events:

- Natural disasters
- Cyber attacks
- Public health concerns
- Image and reputation crises
- Man-made disasters including criminal acts.

The DMI Business Continuity Consultant serves as trainer and tabletop facilitator, to assist in developing realistic crisis scenarios that test the effectiveness of the College's Emergency Response Plans.

The Technical Colleges recognize the importance of developing positive working relationships with public safety agencies (police, fire and emergency medical services) within their communities who serve as first responders. As a result, the Colleges are inviting



representatives from the public safety sector to participate in training and testing exercises. This practice serves to strengthen relationships between the Colleges and public safety professionals.

During 2017 for example, the DMI Business Continuity and Crisis Response Consultant reviewed Business Continuity Plans for eight (8) Colleges and developed and facilitated ten (10) tabletop exercises. Additionally, each of the sixteen (16) Colleges were provided a significant amount of in-person and telephonic consultation services.

DMI's review of the Colleges' Business Continuity Plans continues on a regular basis with the reviews representing a collaborative assessment of the status of the College's business continuity planning.

In addition to collaboration with the Technical Colleges, DMI staff often cooperate on special projects. The DMI Business Continuity and Crisis Response Consultant has been involved with *Rule of 16* projects (that benefit all 16 colleges), including the DMI Information Technology Forum, Risk Management Project Awards, Risk Impact Awards, coordinating webinar and in-person training from external subject matter experts and planning for Crisis Media Relations training.

The Business Continuity and Crisis Response Consultant coordinates and monitors services from DMI's contracted crisis service providers. The services are available to the Colleges following a disaster and include a crisis phone service, on-site trauma counseling and victim-family assistance, crisis media relations' consultation, and facility recovery and restoration services.

DMI annually prepares a *Risk Forecast*, to assist the Colleges with risk and threat identification. This forecast is based on the collective college experience of all DMI consultants; higher education threats and risks identified by the University Risk Management and Insurance Association (URMIA); and lessons learned from real world crises that occur during the year. The data is compiled and prioritized by the Business Continuity Consultant and presented to the Colleges during the July Risk Managers meeting.

*"The knowledge, support and guidance elements available online, through conversations or in written documentation are provided by the business continuity, security, environmental health and safety and casualty, property and worker's compensation experts and associates of Districts Mutual Insurance. As the risk management coordinator for Gateway Technical College, these elements are tools to which reference is made on a daily basis. It has been an amazing 15-year partnership between Districts Mutual Insurance and Gateway Technical College. Gateway Technical College looks forward to more opportunities for continued collaboration with DMI for our property/casualty insurance, risk-management services and assessments needs."*

**Susan Debe**

Assistant to Senior Vice President of  
Operations/Risk Management Coordinator



# Safe and Secure

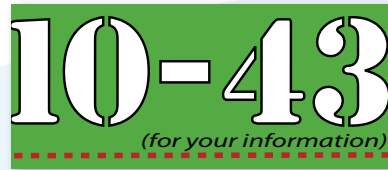
Tim McNulty, Campus Security Consultant



*Tim is currently the Campus Security Consultant for DMI. In his role, Tim conducts security assessments, table top exercises, and training on a variety of security issues that are prevalent to the Wisconsin Technical Colleges.*

*Prior to coming to DMI, Tim retired as Commander from the Village of Ashwaubenon Department of Public Safety after 23 years of service. During his career he was selected as the first Police-School Liaison officer for the Ashwaubenon School District. Throughout his public safety profession, Tim has held numerous positions including a Brown County SWAT Team Negotiator and Crime/Fire Prevention Officer. After retirement from Ashwaubenon Public Safety, Tim proudly served as Safety and Security Manager at Northeast Wisconsin Technical College for nine years.*

*Tim is currently the President of the Village of Ashwaubenon Police and Fire Commission, President of the Village of Suamico Fire Commission, and a member of the Brown County Criminal Justice Board.*



It has been almost three years since I have had the fortunate opportunity to join DMI! As the DMI Campus Security Consultant to Wisconsin's Technical Colleges,

I have observed significant strides made by security colleagues towards making their campuses safer and more secure. This task has not been an easy one. Yet, the colleges are doing tremendous work in navigating current nationwide security trends.

Throughout the last three years, DMI has conducted or sponsored several security initiatives to assist the colleges in their task of maintaining a secure and safe environment for their large, and in some instances, vastly spread out districts. Some of these initiatives include ALICE training (Alert, Lockdown, Inform, Counter, Evacuate), tabletop exercises, staff in services; and most recently, the Stafford and Associates review of the Clery Annual Security Report, and the National Association of Clery Compliance Officers and Professionals (NACCOP) Memberships.

Security assessments have been completed for all sixteen (16) Wisconsin Technical Colleges. A baseline has been established for each college for use in moving forward with initiatives, programs, and security efforts. The baseline varies from college to college, as it should. Each security department has its own identity and capabilities that suit the needs of their distinct districts. DMI's next step is to support the colleges' efforts as they continue to make strides in maintaining safe and secure campuses. DMI's support will include more initiatives, addressing policies and procedures,

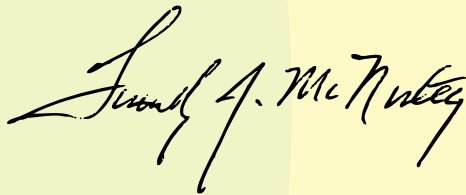




and reviewing physical security objectives.

The DMI/College security group will continue to meet with DMI's College Environmental Health and Safety (EHS) colleagues at DMI's Quarterly Meetings to exchange thoughts, ideas, and new initiatives. The meetings have proven to be a wonderful "think tank"; producing lots of brainstorming ideas and resources, along with successful outcomes. The two groups have such great energy. It is an honor working with them as their "go-to" resource for navigating the ever-changing challenges in maintaining safe and secure campuses.

DMI will continue to stay abreast of "best practices" in campus security. Helping the colleges sustain a safe and welcoming environment is truly the collaborative goal we strive to achieve. As a **"Collaborator in Risk Management"**, DMI's service commitment to our member colleges will maintain regular security audits and be available as the "go-to" resource for any and all campus security needs. Supporting the Wisconsin Technical Colleges in their efforts of reducing opportunities for security crisis events and providing a safe, secure learning and working environment is what this DMI Campus Security Consultant is all about.



# Best Legal Report

*Robert W. Mulcahy, DMI General Counsel*



*Rob acts as general counsel for DMI, dealing with a wide variety of issues involving the Wisconsin Technical College System. Rob has extensive experience working with clients on tough issues that included: Title IX, complex employment issues, succession planning, Boardmanship, and open meetings law, and employee handbooks, policies, and procedures. He is an advocate for employers and is regularly called on to resolve complex and challenging cases.*

Michael Best & Friedrich, LLP (“MBF”) has had the pleasure to serve as General Counsel for Districts Mutual Insurance & Risk Management Services (“DMI”) since its inception 15 years ago. As we all know, much has been accomplished in this time period with only 5 staff supporting DMI.

What strikes me most about DMI is that, as an organization, DMI is not comfortable standing still. DMI is always looking for creative ways to expand services. DMI is constantly innovating and always looking for ways to add a wide array of services for all 16 Technical Colleges.

Many of DMI’s ideas and programs start small and eventually are expanded to include all 16 Technical Colleges. Some new programs include the Risk Management Project Awards and the Risk Impact awards. DMI has also established a bi-annual risk management conference. During the last two years there have been many additional innovations, including MBF’s work with the WTCS Purchasing Consortium to develop template documents.

Also, DMI and MBF collaborated to enjoin the serial applicant, Mr. Memon, from taking additional legal action or applying at any of the Technical Colleges. What struck me was the calculated risk taking by DMI. After identifying a serious problem, DMI then sat down and thoughtfully developed a logical approach to the problem to then solve it.

Do you ever wonder where the college insurance premiums would be if there were no DMI? Do you ever wonder what our reserves would be like for each of the colleges without DMI?

I am certain that we will have legal problems and challenges ahead for us to solve including cybersecurity, GDPR, website accessibility and workers compensation. If the history of DMI tells us anything, it is that DMI is well equipped to handle the challenges.

We all look forward to the challenges that lie ahead!

Best Regards,

*Robert W. Mulcahy, General Counsel for DMI  
Michael Best & Friedrich, LLP*



# 2018 Risk Management Project Awards



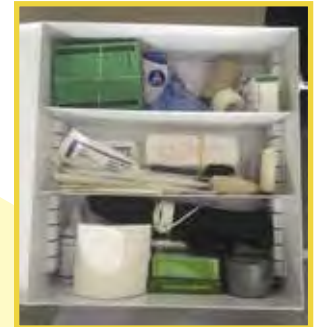
## Western Technical College

The funding addressed the hazards for pedestrians crossing a high traffic street to get to College.



## Northeast Wisconsin Technical College

The College assembled a Violent Encounter Equipment Kit to aid college users during incidents on campus. The Kits were designed to complement ALICE training with installation in each of their campus classrooms.



## Moraine Park Technical College

Installation of cable rail system to eliminate fall hazards in open ramp railing on Fond du Lac campus.



*“We currently have 400 kits installed and will complete installation of 600 Emergency Supply Kits throughout the NWTC District prior to the start of school. Feedback from faculty and staff has been very positive and actually thankful. We have been contacted by a couple of other technical colleges and several local K-12 school districts for information on the project.”*

**Randy Schultz**  
NWTC District  
Security Coordinator



**DISTRICTS MUTUAL INSURANCE  
& RISK MANAGEMENT SERVICES**

| *Collaborators in Risk Management* |

212 West Pinehurst Trail | Dakota Dunes, SD 57049 | [DistrictsMutualInsurance.com](http://DistrictsMutualInsurance.com) | 605.422.2655